Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case) Case Number **10−41054**

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/13/10 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s):
Stacy Kay Hanson
fka Stacy Kay Wendland
219 S. Menlo Ave., #3
Sioux Falls, SD 57104

Case Number: 10−41054	**Social Security/Taxpayer ID Numbers:** xxx−xx−6403
Attorney for Debtor(s): Jeff G. Giebink 809 West 10th Street Suite A Sioux Falls, SD 57104 Telephone number: (605) 334−5272	**Bankruptcy Trustee:** Lee Ann Pierce Trustee PO Box 524 Brookings, SD 57006−0524 Telephone number: 605−692−9415

Meeting of Creditors:

Date: **January 13, 2011** Time: **03:00 PM** Location: **Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Discharge of Debtor(s) *or* to Challenge Dischargeability of Certain Debts: 3/14/11

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 400 S. Phillips Ave., Room 104 Sioux Falls, SD 57104−6851 Telephone number: 605−357−2400 www.sdb.uscourts.gov	**For the Court:** Frederick M. Entwistle Clerk of the Bankruptcy Court
Hours Open: Monday − Friday 8:00 AM − 5:00 PM	Date: 12/13/10

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. *You therefore should not file a proof of claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) *or* that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint −− or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) −− in the bankruptcy clerk's office by the "Deadline to Object to Discharge of Debtor(s) *or* to Challenge Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	**Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.**

−− Refer to Other Side for Important Deadlines and Notices −−

CERTIFICATE OF NOTICE

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District/off: 0869-4          User: ckram               Page 1 of 1                 Date Rcvd: Dec 13, 2010
Case: 10-41054                Form ID: b9a              Total Noticed: 22


The following entities were noticed by first class mail on Dec 15, 2010.
db            +Stacy Kay Hanson,   219 S. Menlo Ave., #3,   Sioux Falls, SD 57104-3553
aty           +Jeff G. Giebink,   809 West 10th Street,   Suite A,   Sioux Falls, SD 57104-3583
tr             Lee Ann Pierce,   Trustee,   PO Box 524,   Brookings, SD  57006-0524
ust            Bruce J. Gering,   314 South Main Avenue, Suite 303,   Sioux Falls, SD  57104-6462
1035264        ACS,   PO Box 7051,   Utica, NY  13504-7051
1035263        Accounts Management Inc.,   PO Box 1843,   Sioux Falls, SD  57101-1843
1035265        Avera McKennan Hospital,   800 E. 21st St.,   PO Box 5045,   Sioux Falls, SD  57117-5045
1035266        Avera McKennan Regional Laboratory,   800 E. 21st St.,   PO Box 5045,
                Sioux Falls, SD  57117-5045
1035268        Avera University Psychiatry Assoc.,   PO Box 86370,   Sioux Falls, SD  57118-6370
1035269      ++COLLECT AMERICA LTD,   4340 S MONACO PKWY,   2ND FL,   DENVER CO 80237-3408
              (address filed with court:  CACH LLC,   370 17th St., Ste 5000,   Denver, CO  80202-5690)
1035273       +Great Lakes,   Borrower Services Department,   PO Box 7860,   Madison, WI 53707-7860
1035274        Home Federal Bank,   PO Box 5000,   Sioux Falls, SD  57117-5000
1035276       +Medical X-Ray Center,   1417 S. Minnesota Ave.,   Sioux Falls, SD 57105-1783
1035278        North Shore Agency, Inc.,   PO Box 8901,   Westbury, NY  11590-8901
1035279       +Physicians Laboratory, LTD,   1000 E. 21st St., Suite 4100,   PO Box 5050,
                Sioux Falls, SD 57117-5050
1035280       +Robert Hanson,   1205 W. Sioux St.,   Sioux Falls, SD 57104-4139
1035281       +Robert Junso,   Rausch, Sturm, Israel & Hornik, S.C,   300 N. Dakota Ave., Suite 511,
                Sioux Falls, SD 57104-6033
1035272      ++U S DEPARTMENT OF EDUCATION,   P O BOX 5609,   GREENVILLE TX 75403-5609
              (address filed with court:  Direct Loans,   PO Box 7202,   Utica, NY  13504-7202)

The following entities were noticed by electronic transmission on Dec 13, 2010.
tr             EDI: BLAPIERCE.COM Dec 13 2010 17:38:00     Lee Ann Pierce,   Trustee,   PO Box 524,
                Brookings, SD  57006-0524
1035270        EDI: CAPITALONE.COM Dec 13 2010 17:38:00     Capital One,   PO Box 30281,
                Salt Lake City, UT  84130-0281
1035271        EDI: CHASE.COM Dec 13 2010 17:38:00     Chase,   PO Box 15298,   Wilmington, DE  19850-5298
1035275        EDI: HFC.COM Dec 13 2010 17:38:00     HSBC Bank,   Attn:  Bankruptcy Department,   PO Box 5213,
                Carol Stream, IL  60197-5213
1035282        EDI: SEARS.COM Dec 13 2010 17:38:00     Sears Credit Cards,   PO Box 6283,
                Sioux Falls, SD  57117-6283
                                                                                                 TOTAL: 5

            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
1035277     ##+Midwest Asset Group LLC,   2054 S. 102nd St., Suite 123,   West Allis, WI 53227-1331
                                                                                                 TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable.  Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed.  The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2010 **Signature:** Joseph Speetjens